श्री महेन्द्र सिंह लाठर : हरियाणा के अन्दर ऐसी बुरी हालत है।... (व्यवधान).... सर, हम इसे मंत्री जी के नोटिस में लाना चाहते हैं।.. (व्यवधान)

MR. CHAIRMAN; Please, allow the Minister to say some thing.

SHRI MOHD. KHALEELUR REHMAN: You havc already gone to the next question. *(Interruptions)* .

MR. CHAIRMAN: If you want to hear the Minister, keep quiet. Otherwise, I will go to the next question. *(Interruptions)*.. Please Question No. 284... *(Interruptions)*,.. Please *(Interruptions)*... More than enough time has been taken on this question. We have to do justice to other ques-f'os also, not just one subject. Please be reasonable. Dr. Sivaji, . . . *(Intemmtions)* . . .

श्री कैवाल नारायण सारंग :*

MR. CHAIRMAN: No, no. you are not called.. *(Interruptions)* .. One of your parry leaders has spoken. I have allowed your party leader . . *(Interruptions)* ..

SHRI SURESH KALMADI: *

MR. CHAIRMAN: Please allow the question. We have only a few minutes left... *(Interruptions)*... SHRI V. NARAYANASAMY: * SHRI SURESH KALMADI: *

MR. CHAIRMAN; All right it will not be on the record. . *(Interruptions)* . . Okay, it. will not ' be on the record.

SHRI V. GOPALSAMY.*

MR. CHAIRMAN: I have removed his remarks from the record. 1 think it should suffice. It will be removed from the record. .. *(Ivter-ruvtions)* ..Please

SHRI V. GOPALSAMY : *

SHRI MENTAY PADMANA-BHAM;*

SHRI PRAMOD MAHAJAN:*

SHRI SURESH KALMADI: *

MR. CHAIRMAN; Please sit down .,. *(Intenuptions)*... Now, the whole of this will not be on record. Nothing of this will *be on* record. . . *(Liicrruptions)* .. Please sit down. Nothing will been record, including ' what you say.

World Bank Assistance for Poverty Alleviation in Andhra Pradesh

*284. DR. YELAMANCILI SIVA-JI: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fct that a scheme has been submitted by the Government of Andhra Pradesh to World Bank under poverty allevia tion programme.

(b) if so, what are the details therof; and

(c) what is the present status of the scheme?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND MINISTER OF STATE IN THE MINISTRY OF PARLIAMENTARY'* AFFAIRS (DR. ABRAR AHMED): (a) to (c) A project profile entitle-ed "Andhra Pradesh Poverty alle-, vial ion Project" involving a total investment of Rs. 1149.0 crores over a. period of 4 years was submitted by the Government of Andhra Pra-desh for possible World Bank finandal assistance. *The* project includes investment in agriculture and related sectors of irrigation, forestry, horticulture, fisheries, education, wo-men and child development, health etc.

* Expunged as ordered by the Chair

The World Bank have suggested some changes in the design and content of the project to meet the objective of alleviating poverty in the State. These suggestions have been communicated to the State, Government.

,MR. CHAIRMAN: Question Hour is over.

WRITTEN ANSWERS TO QUESTIONS

Concessions to Bank Customers in Jamnui and Kashmir

*285. SHRI V. HANUMANTHA RAO:

DR. SHRIKANT RAMA-CHANDRA JICHKAR:

Will the Minister of FINANCE be pleased to state:

(a) what is th.3 total amount in volved in giving concessions to custo mers by commercial banks in Jammu and Kashmir as advised by RBI in April, 1990;

(b) whether there are complaints of misuse of these concesions; and

(c) whether any enquiry has been made into the complaints of misuse of concessions?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND MINISTER OF STATE IN THE MINISTRY OF PARLIAMENTARY AFFAIRS (DR. ABRAR AHMED): *(a)* Banks have been extending various relexations'eoncesions to borrowers in the State of Jammu and Kashmir in pursuance to the instructions issued by Reserve Bank of India (RBI) in April-May, 1990 in this regard to relaxations!concessions was reviewed by RBI and revised guidelines were circulated by them on 18.6.1992 to all scheduled commercial banks. The sailent features of the same are indicated in the Statement *(See* below). These relaxations [concessions are operative upto 31.3.1994. The information regarding the advances sanctioned in 584 R.S.—2. Jammu and Kashmir pursuant to RBI instructions is being collected and to the extent available will be laid on the Table of the House.

(b) and (c) The banks take measures to ensure that the credit facilities extended to the borrowers are utilised for the stated purposes. Accordingly, the banks take appropriate caution while disbursing loans, conducting pre-sianction scrutiny and appraisals and post-sanction inspections periodically during the currency of the loan. Any complaints of misutilisation of the loans are investigated by the banks and appropriate action is taken by them to deal with such cases.

Statement

Salient features of revised guidelines on relaxations/concessions to trade and industry in Jammu & Kashmir

(i) Increased working capital facilities mjay be sanctioned by way of relaxation in prescribed/standardised norms for inventory and receivable by a maximum of 50 per cent depending on the merits of each case. For small borrowers in the unorganised sector, for whom no norms for inventory and receivables have been specified, relaxation upto a maximum of 50 per cent of the norms accepted for last sanction may also be allowed depending on merits.

(ii) All borrowal accounts, irrespective of Whether adhoc facilities were sanctioned in the past or not, would be subjected to review by the concerned banks within a period of three months and need based increased working capital facilities may be sanctioned to borrowers without delay.

(iii) The ceiling on margin for calculation of drawing power against commodities, not covered by Selective Credit Control directives, will be 15 per cent. The margin for